

## REMARKS

Claims 1-27 remain in the application. Claims 1, 12, 15 and 26 have been amended to more clearly define buyer information (which may be provided to the merchant server in encrypted form, but not otherwise provided to the merchant server. No new matter is added.

In the Action, claims 1-5, 12, 13, 15-19, and 26-27 were rejected under 35 USC 103 (a) as being unpatentable over U.S. Patent No. 6,336,095 (Rosen). Issue is taken with that position.

In supporting the rejections, the Examiner stated that Rosen discloses every step of the claimed invention except for that of transferring the encrypted buyer information to the merchant server. The Examiner then concluded that it would be obvious to transfer the encrypted buyer information to the merchant system. However, the Examiner's conclusion is not correct. In fact, Rosen teaches away from that conclusion.

As indicated in its title, the purpose of the subject invention is to provide a "method of and system for effecting anonymous credit card purchases over the Internet." Rosen does not provide for anonymous purchases using credit cards. To the contrary, the only type of anonymous purchase under Rosen is a purchase of electronic merchandise using e-money. *See*, Col. 3, ln. 66-Col. 4, ln. 1; Col. 4, ln. 40-41; Col. 7, ln. 4-7. Rosen specifically requires that the merchant must receive the customer's credit card information and thus that a purchase using a credit card is not anonymous. *See*, Col. 23, ln. 65-Col. 24, ln. 15:

"In addition to anonymous money module payments, the trust agent also provides a secure platform for providing identity-based transaction, i.e., transactions requiring disclosure of the customer's identity. Examples of such transactions are credit card or debit card payments..."

The "transaction system for performing secure transactions" claimed in the subject patent application is a system for providing for anonymous credit card transactions. This is clear from

the title of the patent, and from the numerous statements in the specification explaining that the invention is intended to provide the ability to purchase anonymously over the Internet using credit cards. Thus, the "Summary of the Invention" states,

"The invention enables the buyer to browse directly to the merchant's Web site without taking any extra or preliminary steps, and also enables the transaction to be consummated without disclosure of the buyer's name, address or credit card number to the merchant."

In contrast to Rosen, in all of independent claims 1, 12, 15, and 26, a security server system (distinct from a merchant server system) is adopted to receive buyer information from a buyer system. That security server system includes an encryption device which encrypts at least a portion of the received buyer information, and transfers the encrypted buyer information (in claim 1) to the merchant server system. As amended, claims 1, 12, 15 and 26 explicitly require that no non-encrypted form of the buyer information is provided to the merchant server system. As that buyer information can include information like buyer's name, address and/or credit card number, the merchant does not receive information which might serve to identify the buyer for a transaction, and thus, the transaction is anonymous as far as the merchant is concerned.

Accordingly, Rosen, which as noted above, specifically requires the merchant to receive the buyer's credit card information, teaches away from the subject matter of claims 1, 12, 15 and 26, and the remaining claims dependent thereon. There is no proper basis for the §103 rejections and the rejection should be reconsidered and withdrawn.

## **CONCLUSION**

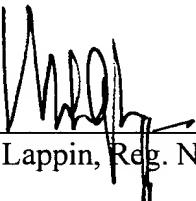
For these reasons, it is submitted that there now is no proper basis for the §103 rejections. Those rejections should be reconsidered and withdrawn. All claims 1-27 are believed to be in condition for allowance. Passage to issue is requested.

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If the Examiner believes there are any outstanding issues to be resolved with respect to the above-identified application, the Examiner is invited to telephone the undersigned at their earliest convenience so that such issues may be resolved telephonically.

Respectfully submitted,  
Greenberg Traurig LLP  
Customer No. 35893

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Mark G. Lappin, Reg. No. 26,618

One International Place  
Boston, MA 02110  
Telephone: (617) 310-6000  
Facsimile: (617) 310-6001